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Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u></u>		
Case number (if known)	Chapter you are filing under:		
	✓ Chapter 7		
	Chapter 11		
	Chapter 12		Check if this is an
	Chapter 13		amended filing

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Christopher First name	First name
your government-issued picture identification (for example, your driver's	Middle name  Jones	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX6612	xxx - xx
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Christopher First Name	Jones  Middle Name Last Name	Case number (if known)
	i ii st ivaine	Wilder Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3627 Glynwood Ln Number Street	Number Street
		Hazel Crest Illinois 60429	
		City State Zip Code	City State Zip Code
		Cook	County
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Christopher	Jones	Ca	ase number <i>(if kno</i> v	vn)
	First Name	Middle Name Last Name			
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, Bankruptcy (Form B2010)). Also, go to the to Chapter 7  Chapter 11  Chapter 12  Chapter 13			
8.	How you will pay the fee	more details about how you may pay cashier's check, or money order. If yo may pay with a credit card or check way pay with a credit card or check way and the control of the control of the control of the cash of	Typically, if you our attorney is subtith a pre-printed in the interest of the	are paying the bmitting your paddress. his option, signicial Form 103A his option only imay do so only and you are un	n and attach the <i>Application for</i> A).  If you are filing for Chapter 7. By law, a
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When M When	MM / DD / YYYY	Case number  Case number  Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor  District  Debtor  District	When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11.	Do you rent your residence?	<ul> <li>✓ No. Go to line 12.</li> <li>✓ Yes. Has your landlord obtained an evid</li> <li>✓ No. Go to line 12.</li> <li>✓ Yes. Fill out <i>Initial Statement A</i> this bankruptcy petition.</li> </ul>	, , ,	·	<i>You</i> (Form 101A) and file it with

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Debtor 1 Christopher Jones Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Christopher Jones Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. The law requires that Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Christopher Jones Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 6/6/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Christopher		Jones	Case number (if I	(nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,		. ,	ules filed with the petition is incorrect.
attorney, you do not	a.oo.ago ao.	an major y mar mo		a.eeea a.e pea.aeeee
need to file this page.	/s/ Morsheda Hashe	om.	Date	6/6/2018
11131	Signature of Attorney f	****		M / DD / YYYY
	Signature of Attorney 1	or Debtor		
	Morsheda Hashem			
	Printed name			
	· ·····tou · ··a····o			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
			<del>-</del>	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Christopher	Jones					
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois				
Case number (If known)			(State)				

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	value of what you own
. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Sopy line 35, Total leaf estate, from <i>Screedie ND</i>	\$2,287.50
1b. Copy line 62, Total personal property, from Schedule A/B	Ψ2,207.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,287.50
	<u> </u>
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$1,716.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<del></del>
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$400.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$95,099.00
Your total liabilities	\$97,215.00
	-
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$2,647.06
Copy your combined monthly income nom line 12 or conedute f	
. Schedule J: Your Expenses (Official Form 106J)	\$2,655.00
Copy your monthly expenses from line 22, Column A, of Schedule J	Ψ <u>2,033.00</u>

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Deb	tor 1	Christopher		Jones	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	4:	Answer These Question	ns for Administrati	ve and Statistical Record	s	
6. <b>A</b>	re yo	ou filing for bankruptcy und	er Chapters 7, 11, or	13?		
	□ N	o. You have nothing to repor	t on this part of the for	m. Check this box and submit t	this form to the court with your other sch	nedules.
Ŀ	Z Y	es.				
7. <b>W</b>	/hat	kind of debt do you have?				
Ŀ				ner debts are those incurred by Il out lines 8-10 for statistical pu	an individual primarily for a personal, urposes. 28 U.S.C. § 159.	
		our debts are not primarily iis form to the court with you		u have nothing to report on this	part of the form. Check this box and su	bmit
		the Statement of Your Cui		e: Copy your total current month m 122C-1 Line 14.	nly income from Official	\$3,125.60
9.	Сор	y the following special cat	egories of claims fror	n Part 4, line 6 of Schedule E	:/F:	
	Froi	m Part 4 on Schedule E/F, o	copy the following:		Total claim	
	9a.	Domestic support obligations	(Copy line 6a.)		\$0.00	
	9b.	Taxes and certain other debts	s you owe the governm	nent. (Copy line 6b.)	\$400.00	
	9c.	Claims for death or personal i	njury while you were in	toxicated. (Copy line 6c.)	\$0.00	
	9d.	Student loans. (Copy line 6f.)			\$52,865.00	
		Obligations arising out of a serity claims. (Copy line 6g.)	eparation agreement or	divorce that you did not report	as \$0.00	
	9f. [	Debts to pension or profit-sha	aring plans, and other s	similar debts. (Copy line 6h.)	\$0.00	

\$53,265.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	information to ide	entify your ca	ase:						
Debtor 1	Christophe	r			Jones				
Debtor 2	First Name		Middle I	Name	Last Name				
(Spouse, if fi	First Name		Middle I	Name	Last Name				
United Sta	ates Bankruptcy C	ourt for the:	Northern		District of Illinois				
Case num	ber				(State)				
Officia	l Form 10	6A/B							Check if this is an amended filing
Sche	dule A/B:	<b>Prope</b>	rty						12/1
category v responsibl write your	where you think i le for supplying c name and case	t fits best. B orrect inform number (if k	e as complete a mation. If more s nown). Answer e	and acc space is every qu	sset only once. If an assurate as possible. If two needed, attach a separ estion. Other Real Estate Yo	married peoplate sheet to t	le are fil his form	ing together, both a On the top of any a	re equally
1. Do you	own or have any No. Go to Part 2	y legal or eq	uitable interest	in any r	esidence, building, land	, or similar pro	operty?		
	Yes. Where is the	property?							
1.1	Street address, if		other description	. Si	is the property? Check a ngle-family home uplex or multi-unit building		the	e amount of any secu	claims or exemptions. Put red claims on Schedule D: hims Secured by Property.
				☐ M	ondominium or cooperativ	re		rrent value of the tire property?	Current value of the portion you own?
	Number Str	eet State	Zip Code	ln Ti	and vestment property meshare ther		int	escribe the nature of erest (such as fee s e entireties, or a life	simple, tenancy by
	·			one.	ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors a			Check if this is co (see instructions)	ommunity property
				Other	· information you wish to	add about th	is item,	such as local	
16			. Liberra	prope	rty identification numbe	er <u>:</u>			
1.2	Street address, if			Si Si Ci	is the property? Check a ngle-family home uplex or multi-unit building ondominium or cooperativ anufactured or mobile hor	] ve	the <i>Cr</i>	e amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> <i>iims Secured by Property.</i> Current value of the portion you own?
	Number Str	eet	Zip Code	In Ti	and vestment property meshare ther		int	escribe the nature of erest (such as fee s e entireties, or a life	simple, tenancy by
				one.  Do  At	ebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors a	and another and about th		(see instructions)	ommunity property

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Debtor 1	Christopher		Jones	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			<u> </u>
1.3 Stre	et address, if available, or ot		Vhat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	t apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nun	nber Street State	Zip Code	Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		[ [ [ ]	/ho has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Other information you wish to add roperty identification number:	nother	(see instructions)	mmunity property
	the dollar value of the porve attached for Part 1. Wr	tion you own for a	II of your entries from Part 1, incl	uding any entrie	s for pages	
<b>Do you ow</b> you own t	hat someone else drives. If y uns, trucks, tractors, sport ut	equitable interest ou lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executo cycles	-	-	
3.1	Make Model: Year:	Buick Lacrosse 2008	Who has an interest in the proone.  Debtor 1 only	pperty? Check	the amount of any seco	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage:  Other information: 2008 Buick Lacrosse	150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community		Current value of the entire property? \$2575.00	Current value of the portion you own? \$1287.50
3.2	Make Model: Year:		instructions)  Who has an interest in the proone.  Debtor 1 only	pperty? Check	the amount of any seco	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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Debtor 1	Christopher		Jones	Case numbe	er (if known)		
	First Name	Middle Name	Last Name				
3.3	Make Model: Year:		Who has an interest in the one.  Debtor 1 only	property? Check	Do not deduct secured claims or exemptions. Puthe amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property		
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 or	lv	entire property?	portion you own?	
			At least one of the debtor	•	-		
			Check if this is commun				
			instructions)	, p			
3.4	Make		Who has an interest in the	property? Check		claims or exemptions. Pu	
	Model:	-	one.		•	red claims on <i>Schedule L</i> aims Secured by Property.	
	Year: Approximate mileage:		Debtor 1 only			ums secured by Froperty.	
			Debtor 2 only		Current value of the	Current value of the portion you own?	
	Other information:	on:	Debtor 1 and Debtor 2 or	•	entire property?		
			At least one of the debtor				
			Check if this is communinstructions)	nity property (see			
4.1	Yes Make	<u></u>	Who has an interest in the	property? Check		claims or exemptions. Pu	
	Model: Year:		one.		the amount of any secured claims on Scheo Creditors Who Have Claims Secured by Prop		
	Approximate mileage:		Debtor 1 only				
			Debtor 2 only	h.,	Current value of the entire property?	Current value of the portion you own?	
	Other information:		Debtor 1 and Debtor 2 or	•			
			At least one of the debtor				
			Check if this is communinstructions)	inty property (see			
4.2	Make		Who has an interest in the	property? Check		claims or exemptions. Pu	
	Model:		one.		-	red claims on <i>Schedule L</i> aims Secured by Property.	
	Year: Approximate mileage:		Debtor 1 only				
	-		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 or	•	entire property?	portion you own?	
			At least one of the debtor				
			Check if this is communinstructions)	nity property (see			
5. Add	the dollar value of the no	rtion vou own for all	of your entries from Part 2, i	ncluding anv entri	es for pages		
			'e			287.50	

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bed \$200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TV, cell phone \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1000.00 for Part 3. Write that number here ......

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: TCF Bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Prepaid Debit Card: American Express \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Christopher		Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	tes, and money orders.	
	No Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IR		, thrift savings accounts	, or other pension or profit-sharing plans	
	<b>✓</b> No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No  Yes	Issuer name and description:			
		-			

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Debte	or 1 Christopher			Jones	Case number (if known)	
24.	First Name Interests in an		n account in a qu	Last Name ualified ABLE program, or u	nder a qualified state tuition program.	
	26 U.S.C. §§ 5	30(b)(1), 529A(b), and	l 529(b)(1).			
	✓ No Yes	Institution name and d	lescription. Separa	ately file the records of any inte	erests.11 U.S.C. § 521(c):	
	-					
	-					-
25.	Trusts, equital exercisable fo		s in property (oth	her than anything listed in	ine 1), and rights or powers	
	<b>✓</b> No					
	Yes. Descri	ibe				
26.				d other intellectual propert from royalties and licensing a		
	No					
	Yes. Descri	ibe				
27.		chises, and other ger	_		or licenses, professional licenses	
	No No	amy pormito, excitative	moorrood, odopora	are accountion from figo, inqu	or hourses, prorectional hourses	
	Yes. Descri	ibe				
	ev or propert	y owed to you?				Current value of the
Mon	oy or proport	, 0.110 10 , 0 11				portion you own? Do not deduct secured
	Tax refunds ow					portion you own?
						portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds ow  No Yes. Give sp		ner		Federal:	portion you own? Do not deduct secured
	Tax refunds ow  ✓ No	ed to you  Decific information them, including wheth ready filed the returns	ner		Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds ow  ✓ No	ed to you  Decific information them, including wheth	ner			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow  No Yes. Give spabout you all and the	pecific information them, including wheth ready filed the returns the tax years		port, child support, maintenar	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the	pecific information them, including wheth ready filed the returns the tax years		oort, child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of	pecific information them, including wheth ready filed the returns the tax years		port, child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of	pecific information them, including wheth ready filed the returns the tax years		port, child support, maintenar	State:  Local:  Ice, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of	pecific information them, including wheth ready filed the returns the tax years		oort, child support, maintenar	State:  Local:  Ice, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of	pecific information them, including wheth ready filed the returns the tax years		port, child support, maintenar	State:  Local:  Ice, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00 \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of	pecific information them, including wheth ready filed the returns the tax years		port, child support, maintenar	State: Local:  Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds ow  No Yes. Give spabout you all and the samples: Past of No Yes. Give spabout you all and the samples: Past of No Yes. Give space of No Other amounts	pecific information them, including wheth ready filed the returns the tax years	ony, spousal supp		State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds ow  No Yes. Give spabout you all and the samples: Past of the space of	pecific information them, including wheth ready filed the returns the tax years	ony, spousal supp	, disability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds ow  No Yes. Give spabout you all and the samples: Past of the space of	pecific information them, including wheth ready filed the returns to tax years	ony, spousal supp	, disability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds ow  No Yes. Give spatout you all and the stamples: Past of the spatout you all and the stamples: Past of the spatout you all and the stamples: Past of the spatout you all and the stamples: Past of the spatout you all y	pecific information them, including wheth ready filed the returns to tax years	ony, spousal supp	, disability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Christopher		Jones	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disabili		Ith savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary property because someon	of a living trust, expect p		cy, or are currently entitled to receive	
	No Yes. Describe				
33.			you have filed a lawsuit or made rrance claims, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent and u	 nliquidated claims of	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	u did not already list			
	No Yes. Describe				
36.		•	n Part 4, including any entries fo		
Part	5: Describe Any Bus	siness-Related Pro	nerty You Own or Have an I	nterest In. List any real estate in Pa	ort 1
37.	_		erest in any business-related pr		
	No. Go to Part 6.	· •	•		Current value of the
	Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or	commissions you alre	eady earned		
	✓ No Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	No Yes. Describe				
	·				

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Deb	otor 1 Christopher	Jones Case number (if known)	
	First Name	Middle Name Last Name	
40.	Machinery, fixtures, equipm	ent, supplies you use in business, and tools of your trade	
	<b>✓</b> No		
	Yes. Describe		
		_	<del></del>
41.	Inventory		
	<b>✓</b> No		
	Yes. Describe		
	Tes. Bescribe		
42.	Interests in partnerships or	joint ventures	
	✓ No		
		Name of entity: % of ownership:	
	Yes. Give specific information about		
	them	<del></del>	<del></del>
40	Customer lists mailing lists		<del></del>
43.	Customer lists, mailing lists,	or other compliations	
	<b>✓</b> No		
	Yes. Do your lists include	personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	— No		
	□ No		
	Yes. Describe		<del></del>
44	Any business-related proper	rty you did not already list	
		sy you are not unoutly not	
	✓ No		<u> </u>
	Yes. Give specific		
	information		<del></del>
45 A	add the dollar value of all of w	our entries from Part 5, including any entries for pages you have attached	
		:	
<u> </u>			
Part	t 6: Describe Any Farm-	and Commercial Fishing-Related Property You Own or Have an Interest	in.
	if you own or have an interes	st in farmland, list it in Part 1.	
46.	Do you own or have any leg	al or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own?  Do not deduct secured claims
	Tool do to mile 17:		or exemptions
47.	Farm animals		,
	Examples: Livestock, poultry,	farm-raised fish	
	<b>✓</b> No		
	Yes. Describe		

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Debt	tor 1 Christopher First Name		ones	Case number (if known)	
48.	Crops-either growing of		st Name		
40.	_	i ilai vesteu			
	✓ No  Yes. Describe				
	Too. Boombo				
10	Farm and fishing equin		e and tools of trade		
45.	—	ment, implements, machinery, nature	s, and tools of trade		
	✓ No  Yes. Describe				
	Too. Boombo				
50	Form and fishing august	 ies, chemicals, and feed			
50.		ies, chemicais, and leed			
	✓ No  Yes. Describe				
51	Any farm- and commer	 cial fishing-related property you did n	ot already list		
01.	No	olar historia related property you did h	or uncauy not		
	Yes. Describe				
				Г	
		l of your entries from Part 6, including here			
•				L	
Part 1	Dosoribo All Pro	perty You Own or Have an Interes	et in That You Did N	lot List Abovo	
		perty of any kind you did not already lis		iot List Above	
		s, country club membership			
	✓ No				
	Yes. Give specific information				
	imomation				
54. A	dd the dollar value of all	of your entries from Part 7. Write tha	t number here		•
		•			
Part	8: List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate,	, line 2		<b>&gt;</b>	
56. <b>p</b>	part 2 total vehicles, line	9 5	\$1287.50		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$1000.00		
58. <b>P</b>	art 4: Total financial as:	sets, line 36			
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and fi	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54			
62. 1	Total personal property.	Add lines 56 through 61	\$2287.50		+ \$2287.50
				Copy personal property total	
					\$2287.50
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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			Docu	ment	Page 20 of	73		
Fill	in this infor	mation to identify your cas	e:					
Deb	otor 1	Christopher		Jones				
		First Name	Middle Name	Last Na	me			
	otor 2 ouse, if filing)	First Name	Middle Name	Last Na	me			
Uni	ted States E	Bankruptcy Court for the: 1	Northern D	istrict of Illin	iois			
Cas	e number			(Sta	ate)			
	iown)							
Of	ficial	Form 106C					Check if	f this is a ed filing
Sc	hedul	e C: The Prope	rty You Claim a	s Exer	npt			04/1
as e add For stat the tax- und you	each iter e a speci amount c exempt r er a law t r exempti t1: Iden Which se	more space is needed, figes, write your name and not property you claim fic dollar amount as expression and applicable statuted the time that limits the exemption would be limited to attify the Property You Count of exemptions are you claim claiming state and feduare claiming federal exemptions.	ill out and attach to this d case number (if known as exempt, you must stempt. Alternatively, you tory limit. Some exempt be unlimited in dollar a on to a particular dollar the applicable statutor	page as m. ).  specify the u may clai tions—suc amount. H. amount a y amount.  ven if your sp otions. 11 U 2)	e amount of the m the full fair m the sthose for however, if you ound the value of a couse is filing with you.	exemption you narket value of nealth aids, rightlaim an exemptihe property is	purce, list the property that you Page as necessary. On the to claim. One way of doing so the property being exemptents to receive certain benefit ation of 100% of fair market determined to exceed that a	p of any is to d up to s, and value
	line on So	cription of the property ar chedule A/B that lists this	the portion you		f the exemption y		Specific laws that allow exer	nption
	property		own  Copy the value from Schedule A/B	CHECK OHI	y one box for each	ехетриоп.		
	Brief						735 ILCS 5/12-1001(b	)
	description <b>Bed</b>	n:	\$200.00	<b>✓</b>	\$200.0	10		
	Line from Schedule	A/B: 06			of fair market va cable statutory lim	, i	_	
	Brief						735 ILCS 5/12-1001(b	)
	description	า: ell phone	\$300.00	<b>✓</b>	\$300.0	10	_	
	Line from Schedule				of fair market va cable statutory lim			
3.	-	_	mption of more than \$160, of every 3 years after that for		n or after the date c	of adjustment.)		

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$500.00 description:  $\checkmark$ \$500.00 **Used Clothing** 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) \$0.00 description: **✓** Checking account, TCF 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$0.00 description:  $\overline{}$ \$0 Other financial account, 100% of fair market value, up to any **Prepaid Debit Card:** American Express applicable statutory limit Line from

Schedule A/B:

17

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	20	cument rage 22 0	1 10		
Fill in this information to identify your case	se:				
Debtor 1 Christopher		Jones			
First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)		(State)			
Official Form 106D					heck if this is a mended filing
Schedule D: Credito	rs Who Ha	ve Claims Secu	red by Prop	erty	12/1
Be as complete and accurate as possibl more space is needed, copy the Addition name and case number (if known).	e. If two married peopl nal Page, fill it out, nur	le are filing together, both are ember the entries, and attach it to	qually responsible for s	upplying correct infor	
1. Do any creditors have claims se		-		ant an Hair farms	
		with your other schedules. You h	ave nothing else to rep	ort on this form.	
Yes. Fill in all of the information	below.				
Part 1: List All Secured Claims					
List all secured claims. If a creditor separately for each claim. If more the in Part 2. As much as possible, list the name.	an one creditor has a par	rticular claim, list the other creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1   OVERLND BOND	2008 Buick Lacrosse	y that secures the claim: e, the claim is: Check all that apply	\$1,716.00 	\$2,575.00	\$0.00
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only  At least one of the debtors and another	car loan)	made (such as mortgage or secure	d		
Check if this claim relates to a community debt Date debt was 2/2014 incurred	Other (including a r	,	er \$1,716.00		

here:

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		Do	cument 1 age 25	01 7 3			
Fill in this	information to identify your ca	ase:					
Debtor 1	Christopher		Jones				
20010	First Name	Middle Name	Last Name	_			
Debtor 2 (Spouse, if t	iling) First Name	Middle Name	Last Name	_			
United St	ates Bankruptcy Court for the:	Northern	District of Illinois (State)	_			
Case nur (If known)	nber		(State)	_			
Officia	al Form 106E/F				Chec	ck if this is an	amended filing
Sche	edule E/F: Cre	ditors Who	Have Unsecu	red Claims			12/15
claims th the entrie known). Part 1:	at are listed in Schedule D: C	reditors Who Hold Claims tach the Continuation Pa Unsecured Claims	expired Leases (Official Form s Secured by Property. If more age to this page. On the top of you?	space is needed, copy	the Part yo	u need, fill it	out, number
	No. Go to Part 2.	socurou olanno agamer j	, 54.				
	Yes.						
2. List liste As r Con	d, identify what type of claim it in nuch as possible, list the claims tinuation Page of Part 1. If more	s. If a claim has both priori in alphabetical order accor e than one creditor holds a	nore than one priority unsecured ity and nonpriority amounts, list the ding to the creditor's name. If your particular claim, list the other creater for this form in the instruction by	that claim here and show ou have more than two p ditors in Part 3.	both priority	and nonprior	ity amounts.
,	, ,			,	Total claim	Priority amount	Nonpriority amount
2.1 <u>ID</u>	OR-Bankruptcy Section		Last 4 digits of account numb	or	\$400.00	\$400.00	\$0.00
Pri	ority Creditor's Name		When was the debt incurred?	n/a			
_	Box 64338 mber Street		when was the debt incurred:				
			As of the date you file, the cla	im is: Check all that			
			apply.  Contingent				
	icago Illinois	60664	Ħ				
Cit WI	y State no incurred the debt? Check of Debtor 1 only	Zip Code one.	Unliquidated Disputed				
Ľ		,	Type of PRIORITY unsecured of	claim:			
l ⊨	Debtor 2 only	!	Domestic support obligation	S			
Ļ	Debtor 1 and Debtor 2 only	d another	✓ Taxes and certain other debt	ts you owe the			
	At least one of the debtors an Check if this claim relates	ı	government Claims for death or personal	injury while you were			
ls	the claim subject to offset?	I	intoxicated Other. Specify				

Yes

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Advocate South Suburban Hospital \$10,973.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a Po Box 4251 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60197 Carol Stream Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_\_\_\_ Medical Bill Is the claim subject to offset? No Yes ALLIED INTERSTATE LL \$360.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO BOX 361445 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated COLUMBUS Ohio 43236 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only  $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Collecting For -Is the claim subject to offset? **✓** No Yes ATT Mobility 4.3 \$700.00 Last 4 digits of account number Nonpriority Creditor's Name One AT&T Way When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 07921 Bedminster New Jersey City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only  $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Phone Bill Is the claim subject to offset? Official Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning with	4.5, followed by 4.6, and so forth.	Total claim			
4.4	Bank of America Nonpriority Creditor's Name	Last 4 digits of account number	\$400.00			
	PO Box 982236 Number Street	As of the date you file, the claim is: Check all that apply.				
	El Paso Texas 79998 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent ☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecured claim:				
	Debtor 2 only  Debtor 1 and Debtor 2 only	Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another  Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Bank NSF Fees				
	Is the claim subject to offset?  No Yes	<u> </u>				
4.5	Big Picture Loans Nonpriority Creditor's Name E23970 Pow Wow Tribal Number Street	When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent	\$400.00			
	Watersmeet Michigan 49969 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Payday Loan				
4.6	CACH LLC Nonpriority Creditor's Name 1001 E Chicago Ave Number Street Suite 121	Last 4 digits of account number 3222 When was the debt incurred? 8/2013 As of the date you file, the claim is: Check all that apply.	\$321.00			
	Naperville Illinois 60540 City State Zip Code Who incurred the debt? Check one.	Contingent Unliquidated Disputed				
	Debtor 1 only     Debtor 2 only     Debtor 1 and Debtor 2 only     At least one of the debtors and another     Check if this claim relates to a community debt  Is the claim subject to offset?     No     Yes	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Collection; Collecting for ORIGINAL CREDITOR: 01 GE MONEY BANK WALMART CREDIT Other. Specify  C				

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Debtor 1 Christopher Jones Case number (if known) Last Name

Part 2	art 2: Your NONPRIORITY Unsecured Claims - Continuation Page				
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim		
4.7	Cash Net USA	Last 4 digits of account number	\$350.00		
	Nonpriority Creditor's Name 175 W Jackson, Suite 1000	When was the debt incurred? n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		— Contingent			
	Chicago Illinois 60604	Unliquidated			
	City State Zip Code	Disputed			
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt	Other. Specify Payday Loan			
	Is the claim subject to offset?				
	✓ No				
	Yes				
4.8	CERTIFIED SERVICES INC Nonpriority Creditor's Name	— Last 4 digits of account number9352	\$927.00		
	PO Box 177	When was the debt incurred? 10/2017			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Waukegan         Illinois         60079           City         State         Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar			
	Check if this claim relates to a community debt	debts			
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL			
	✓ No	Other. Specify PAYMENT DATA			
	Yes				
4.9	Certified Services INC Nonpriority Creditor's Name	Last 4 digits of account number	\$3,000.00		
	1300 N Skokie Hwy Ste 103a	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		— Contingent			
	Gurnee Illinois 60031	Unliquidated			
	City State Zip Code	Disputed			
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or			
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar			
		debts			
	Check if this claim relates to a community debt	Other. Specify Collecting For -			
	Is the claim subject to offset?				
	Yes				

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Charter One Bank 4.10 \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2595 N Elston Ave Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60647 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Bank NSF Fees Is the claim subject to offset? No ◪ ☐ Yes 4.11 Chase Bank \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 659732 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated San Antonio Texas 78265 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Bank NSF Fees Is the claim subject to offset? **✓** No Yes CHASE CARD 4.12 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/2016 BANK ONE CARD SERV 2500 WESTFIELD DRI Number Street As of the date you file, the claim is: Check all that apply. Contingent **ELGIN** Illinois 60124 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

No Yes

Is the claim subject to offset?

Other. Specify

CreditCard

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Debtor 1 Christopher Jones \_ Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CMRE. 877-572-7555 4.13 \$90.00 Last 4 digits of account number \_\_\_\_ 2561 Nonpriority Creditor's Name When was the debt incurred? 10/2017

30/3 E IMPERIAL DWY STE	when was the debt incurred:	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
BREA California 92821 City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	불	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	debts  001 Collection; Collecting for	
Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
✓ No	Other. Specify PAYMENT DATA	
Yes		
4 Comcast	Last 4 digits of account number	\$70
Nonpriority Creditor's Name	When was the debt incurred? n/a	
11621 E. Marginal Way # 5 Number Street	Then was the debt incurred:	
Bankruptcy Dept	As of the date you file, the claim is: Check all that apply.	
ванкирю верг	Contingent	
Seattle Washington 98168	Unliquidated	
City State Zip Code	Disputed	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only		
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
Check if this claim relates to a community debt	debts  Other Specify  Cable Bill	
Is the claim subject to offset?	Other. Specify Cable Bill	
No		
Yes		
CREDIT ONE BANK NA Nonpriority Creditor's Name	Last 4 digits of account number 6099	\$87
PO BOX 98875	When was the debt incurred? 7/2017	
Number Street	As of the data you file the alsers is Observed with at some	
	As of the date you file, the claim is: Check all that apply.	
LAS VEGAS Nevada 89193	Contingent	
City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
닏	Debts to pension or profit-sharing plans, and other similar	
Check if this claim relates to a community debt	debts	
Is the claim subject to offset?	Other. Specify CreditCard	
✓ No		
Yes		

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Dynamic Recovery Solutions, LLC 4.16 \$826.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 25759 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 29616 Greenville South Carolina City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - Capital One Bank Is the claim subject to offset? No ◪ ☐ Yes Fifth Third Bank Bankruptcy Dept \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1830 East Paris S.E., MS # RSCB3E Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Grand Rapids Michigan 49546 Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Bank NSF Fees Is the claim subject to offset? **✓** No Yes FIRST PREMIER BANK 4.18 \$559.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2016 Jefferson Capital Systems, LLC PO Box 7999 Number As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud 56302 Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset?

No Yes

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** HARRIS & HARRIS LTD 4.19 \$14,124.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 111 W Jackson Blvd Ste 600 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60604 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - Advocate health Other. Specify and Hospitals Corp. Is the claim subject to offset? No Ⅵ ☐ Yes MERRICK BANK CORP \$1,147.00 Last 4 digits of account number \_ 2004 Nonpriority Creditor's Name When was the debt incurred? 7/2017 PO BOX 9201 Street Number As of the date you file, the claim is: Check all that apply. Contingent OLD BETHPAGE New York 11804 Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes PORTFOLIO RECOV ASSOC \$1,063.00 Last 4 digits of account number 9719 Nonpriority Creditor's Name When was the debt incurred? 8/2014 120 CORPORATE BLVD STE 1 Number Street As of the date you file, the claim is: Check all that apply. Contingent NORFOLK 23502 Virginia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No Yes

Is the claim subject to offset?

Other. Specify \_

001 UnknownLoanType

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Debtor 1 Christopher First Name Jones Case number (if known) Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim
4.22	REP/BUILD	Last 4 digits of account number 0223	\$722.00
	Nonpriority Creditor's Name		
	P.O. Box 9203	When was the debt incurred? 10/2017	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Old Bethpage New York 11804		
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	No	<u> </u>	
	Yes		
4.23	Rosebud Lending QRC d/b/a Q Credit	Last 4 digits of account number	\$400.00
	Nonpriority Creditor's Name		
	PO Box 1149 Number Street	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	Mission South Dakota 57555		
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	<u></u>	Student loans	
	Debtor 2 only	불	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
		debts	
	Check if this claim relates to a community debt	Other. Specify Payday Loan	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.0.1	<u> </u>		Φ0.00
4.24	SYNCB/WALMAR Nonpriority Creditor's Name	Last 4 digits of account number 6259	\$0.00
	PO BOX 965024	When was the debt incurred? 8/2012	
	Number Street	As of the data was file the plains in Charle all that and	
		As of the date you file, the claim is: Check all that apply.	
	EL PASO Texas 79998	Contingent	
	EL PASO Texas 79998 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		
	<u> </u>	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	<u> </u>	Out divorage	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 US DEPT OF ED/GLELSI \$52,865.00 Last 4 digits of account number 8581 Nonpriority Creditor's Name 2401 INTÉRNATIONAL LN When was the debt incurred? 9/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53704 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Last Name List Others to Be Notified About a Debt That You Already Listed Part 3: Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Advocate Health and Hospitals Corporation On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 2025 Windsor Drive Line 4.19 Part 1: Creditors with Priority Unsecured Claims Street one): Number Part 2: Creditors with Nonpriority Unsecured Oak Brook Illinois 60523 Last 4 digits of account number City State Zip Code NICL Laboratories On which entry in Part 1 or Part 2 did you list the original creditor? Name 306 Era Dr Line 4.9 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Northbrook Illinois 60062 Last 4 digits of account number

City

State

Zip Code

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 Debtor 1
 Christopher
 Jones
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$400.00 6b. Taxes and certain other debts you owe the government 6b. \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$400.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$52,865.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$42,234.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$95,099.00 6j. Total. Add lines 6f through 6i. 6j.

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Debtor 1	Christopher	Jones	Jones	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			, ,	
(If known)	-			

#### Official Form 106G

Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument Page 3	6 of 73					
Fill in	this infor	mation to identify your ca	ase:							
Debto	r 1	Christopher First Name	Middle Name	Jones Last Name						
Debto (Spous	or 2 e, if filing)	First Name	Middle Name	Last Name						
United	d States E	Sankruptcy Court for the:		District of Illinois						
Case (If know	number			(State)						
Offi	icial	Form 106H			Check if the amended					
		e H: Your Cod	ebtors			12/15				
filing t the en	ogether, tries in t	both are equally respor	sible for supplying corre	ct information. If more space	mplete and accurate as possible. If two married people a ce is needed, copy the Additional Page, fill it out, and nu f any Additional Pages, write your name and case number	mber				
1.	Do you No	)	you are filing a joint case, c	do not list either spouse as a d	codebtor.)					
2.	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)									
			ner spouse, or legal equiv	valent live with you at the tin	ne?					
		No Yes. In which commur	nity state or territory did y	ou live?	Fill in the name and current address of that person.					
		Name of your spouse, for	ormer spouse, or legal equi	valent	_					
		Number Street			_					
		City	State	Zip Code	_					
3.	again a	s a codebtor only if that	person is a guarantor or	cosigner. Make sure you h	your spouse is filing with you. List the person shown in lir lave listed the creditor on Schedule D (Official Form 106E dule D, Schedule E/F, or Schedule G to fill out Column 2.	0),				
	Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt  Check all schedules that apply:					
3.1	Dunbar, Name	Corlett			— ✓ Schedule D, line 2.1					

60429

Zip Code

3627 Glynwood Ln

Illinois

State

Street

Number

City

Hazel Crest

Schedule E/F, line\_\_\_\_\_

Schedule G, line

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Fill in this in	formation to identify	your case:							
Debtor 1	Christopher First Name	Middle Name	Jones Last N		Che	eck if this is:			
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	lame	-   🗖	An amended filing			
the: Case number	Bankruptcy Court for	Northern	District of Illi	inois State)	-   -	expenses as of the follo	post-petition chapter 13 wing date:		
(If known)						MM / DD / YYYY			
<u>Official</u>	Form 106I								
Schedu	le I: Your In	come					12/15		
information a spouse. If mo number (if ki	about your spouse. I	•	d your spou	se is not filing	with you, do	not include informat	tion about your		
1. Fill in you	ır employment		Debtor 1			Debtor 2			
If you hav attach a se	e more than one job, eparate page with n about additional	Employment status  Occupation		oyed mployed Service Represe	ntative	Employed Not Employed			
	art time, seasonal, or byed work.	Employer's name	Health Car	re Service Corp					
Occupatio	on may include student naker, if it applies.	Employer's address	300 E Rar Number Sti	•		Number Street			
			Chicago City	Illinois State	60601 Zip Code	City	State Zip Code		
		How long employed there?	1 year 1 m	nonth			_		
Part 2: Giv	ve Details About N	onthly Income							
spouse unles	ss you are separated.	he date you file this form e more than one employer, et to this form.	•	information for		·	,		
		ary, and commissions (befo calculate what the monthly		2.	\$2,998.54		_		
3. Estimat	e and list monthly over	time pay.		3.	+ \$0.00		<del>_</del> ,		
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.	\$2,998.54				

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Deptor	1Christopher First Name	Middle Name	Jones Last Name		Case number	(if		
	riist Name	Wildle Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy	line 4 here		→	4.	\$2,998.54			
	all payroll deduct							
		d Social Security deductions		5a.	\$219.09			
5b. <b>I</b>	Mandatory contri	butions for retirement plans		5b.	\$0.00			
5c. <b>V</b>	/oluntary contrib	utions for retirement plans		5c.	\$0.00			
5d. <b>F</b>	Required repaym	ents of retirement fund loans		5d.	\$0.00			
5e. <b>I</b> ı	nsurance			5e.	\$84.07			
5f. <b>D</b>	omestic support	obligations		5f.	\$0.00			
	Union dues	-		5g.	\$45.50			
5h. <b>(</b>	Other deductions	Specify: Accident Insurance		5h. +	\$2.82 +			
		etions. Add lines 5a + 5b + 5c + 5d + 5e +	+5f + 5g	6.	\$351.48			
7. Calcu	ulate total month	aly take-home pay. Subtract line 6 from li	ine 4.	7.	\$2,647.06			
8. List a	all other income	regularly received:						
b	ousiness, professi	•						
g		for each property and business showing nary and necessary business expenses, ar et income.	nd	8a.	\$0.00			
8b. <b>I</b>	nterest and divid	ends		8b.	\$0.00			
	Family support pa dependent regula	nyments that you, a non-filing spouse, orly receive	or a					
		oousal support, child support, maintenand and property settlement.	ce,	8c.	\$0.00			
8d. <b>l</b>	Unemployment co	ompensation		8d.	\$0.00			
8e. <b>S</b>	Social Security			8e.	\$0.00			
Ir c: u h	nclude cash assista ash assistance tha	t assistance that you regularly receive ance and the value (if known) of any non- t you receive, such as food stamps (benef ental Nutrition Assistance Program) or		8f.	\$0.00			
8g. <b>F</b>	Pension or retire	ment income		8g.	\$0.00			
8h. <b>(</b>	Other monthly in	come. Specify:		8h. +	\$0.00 +			
9. <b>Add</b> a	all other income	Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h.	9.	\$0.00		]	
		come. Add line 7 + line 9. I 0 for Debtor 1 and Debtor 2 or non-filing	spouse	10.	\$2,647.06 +		=	\$2,647.06
Inclu friend	de contributions f ds or relatives.	ar contributions to the expenses that y rom an unmarried partner, members of yo ounts already included in lines 2-10 or am	our househol	d, your	dependents, your roomm			
Spec	cify:						11. +	\$0.00
		ne last column of line 10 to the amoun he Summary of Schedules and Statistical S					12.	\$2,647.06  Combined monthly income
	you expect an inc	crease or decrease within the year afte	er you file th	nis form	1?			,
	Yes. Explain:							

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		Doc	ument Page 39 of $7$	3		
Fill in this infor	mation to identify	your case:				
Debtor 1	Christopher		Jones			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	3	
	Bankruptcy Court fo	or the: Northern	District of Illinois (State)	A supplement sh expenses as of the		
Case number (If known)			_	MM / DD / YYYY		
Official	Form 106	6J				
		Expenses				12/15
information. If		eded, attach another sheet to thi	are filing together, both are equal is form. On the top of any addition			number
	cribe Your Hou					
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live	in a separate household?				
_ [	No					
	Yes. Debtor 2 r	nust file Official Forms 106J-2, Expe	enses for Separate Household of Deb	tor 2.		
2. Do you hav	e dependents?	No				
Do not list D	ebtor 1 and	Yes. Fill out this information for	p	Dependent's	Does deper	ndent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2 Relative	<b>age</b> 14 years	with you? No.	
			. Totali C		Yes.	
	enses include f people other	<b>✓</b> No				
than		Yes				
yourself and dependents	-					
Part 2: Estin	mate Your Ong	oing Monthly Expenses				
			you are using this form as a supp			
applicable da		e bankruptcy is filed. If this is a su	pplemental Schedule J, check the	e box at the top of the	form and fill i	n the
	•	non-cash government assistance uded it on Schedule I: Your Incom	•		Y	our expenses
	or home owners or the ground or lo		Include first mortgage payments and		4.	\$900.00
	uded in line 4:					
4a. Real es		or renter's insurance			4a 4b	\$0.00
TU. FIUDE	LY. HOHIEUWHEE S.				(11)	

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Christopher Jones Case number (if known) Last Name

i iist ivairie wirduie ivairie Last ivairie		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$200.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$225.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$650.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$155.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$75.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$350.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.  Specify:	40	
	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
250. Tollicoming a accordance of confidential acco	20e	\$0.00

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Debtor 1	Christopher		Jones	Case number (if known)		
	First Name	Middle Name	Last Name			_
21. <b>Othe</b>	r. Specify:				21	\$0.00
22. <b>Calc</b>	ulate your monthly	expenses.				\$2,655.00
22a. /	Add lines 4 through 2	1.				\$2,055.00
22b.	Copy line 22 (monthly	y expenses for Debtor 2), if any,	from Official Form 106J-2			\$2,655.00
		. The result is your monthly exp			22.	Ψ2,033.00
23.Calcu	late your monthly n	et income.				
23a. (	Copy line 12 (your co	mbined monthly income) from	Schedule I.		23a	\$2,647.06
23b.	Copy your monthly ex	xpenses from line 22 above.			23b	\$2,655.00
		expenses from your monthly in	ncome.			(\$7.94)
	The result is your mo	nthly net income.			23c	
Fore	example, do you expe	se or decrease in your expen ect to finish paying for your car l rease or decrease because of a r	oan within the year or do y	ou expect your		
П <sup>1</sup>	lo					
	/es					
_	Explain here: Debtor lives	: s with mother and pays for rent	and utility bills.			

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Debtor 1	Christopher		Jones		
	First Name	Middle Name	Last Na	me	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Na	ne	
United States B	ankruptcy Court for the: N	orthern	District of Illir	ois	
Case number (If known)					

eck if this is an ended filing

#### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Christopher Jones	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 6/6/2018	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill ir	n this in	nformatio	n to identify your c	ase:						
Debt	tor 1	Chr	istopher			Jones				
Debt	tor 2	Firs	t Name	Middle	Name	Last Name				
	use, if filin	g) Firs	t Name	Middle	Name	Last Name				
Unite	ed State	es Bankru	iptcy Court for the:	Northern	Distri	ict of Illinois				
Case (If kno	e numb	er				(State)				
Of	ficia	al Fo	rm 107							Check if this is a amended filing
Sta	item	nent d	of Financia	l Affairs f	or Individ	luals Fil	ina for E	Bankrui	otcv	04/1
Be as infor num	s comp mation ber (if	plete an n. If mo known)	d accurate as po re space is neede . Answer every q	ssible. If two med, attach a sepuestion.	arried people a arate sheet to t	are filing tog this form. Or	ether, both and the top of a	e equally re	esponsible for su	our name and case
Part	ii G	ive Det	ails About Your	Marital Status	and Where Yo	ou Lived Be	fore			
1.	What	t is your	current marital sta	itus?						
		Married Not marr	ied							
2.	Durin	ng the la	st 3 years, have yo	u lived anywher	e other than who	ere you live n	ow?			
		No Yes. List <b>Debtor 1</b>	all of the places yo	u lived in the las	t 3 years. Do not		re you live now Debtor 2:	<i>I</i> .		Dates Debtor 2 lived
					there					there
							Same as De	ebtor 1		Same as Debtor 1
	ī -	Number	Street		From	i	Number Street			From To
	Ō	City	State	Zip Code		<del>-</del>	City	State	Zip Code	
							Same as De	ebtor 1		Same as Debtor 1
	ī -	Number	Street		From	i	Number Street			From To
	Ō	City	State	Zip Code		ē	City	State	Zip Code	
	and ten	<i>rritories</i> in 0	8 years, did you e clude Arizona, Califo e sure you fill out So	ornia, Idaho, Louis	siana, Nevada, Ne	ew Mexico, Pue	erto Rico, Texas			nmunity property states

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages,  $\overline{\mathbf{A}}$ Wages, \$17500.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$25137.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$18000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016 ) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$3,366.00 2017 Tax Refund From January 1 of current year until the date you filed for bankruptcy: \$0.00 For last calendar year: (January 1 to December 31, 2017 \$0.00 For the calendar year before that: (January 1 to December 31, 2016

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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r 1	1 Christopher			Joi	nes	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi orp ige	iders include your r porations of which	elatives; a you are a or a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
<b>✓</b>	No						
	Yes. List all payr	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	hin 1 year before ider?	_			y payments or trans	fer any property o	n account of a debt that benefited an
<b>✓</b>	No	aos to gad	.a	a sy an meiaen			
	Yes. List all payn	nents tha	t benefited an ins				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	moder o rame						
	Number Street						
		State	Zip Code				
		State	Zip Code				
-	City	State	Zip Code				
-	City Insider's Name Number Street	State	Zip Code				

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2008 Buick Lacrosse \$0 05/2018 OVERLND BOND Creditor's Name Explain what happened 4701 W FULLERTON Number Street Property was repossessed. Property was foreclosed. **CHICAGO** Illinois 60639 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

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Debt	or 1	Christopher		Jones	Case number (if known	)	
		First Name Middle Name		Last Name	<u> </u>		
11.		thin 90 days before you filed for bankrupt counts or refuse to make a payment beca			bank or financial institution,	set off any amou	ints from your
	<b>✓</b>	No					
	Ш	Yes. Fill in the details.					
				Describe the action the	ne creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City State Zip Cod	e				
12.		thin 1 year before you filed for bankruptcy pointed receiver, a custodian, or another			possession of an assignee f	or the benefit of o	creditors, a court-
	<b>V</b>	No					
	Ĭ	Yes					
Part	5:	List Certain Gifts and Contributions					
13.	Wi	ithin 2 years before you filed for bankrupt	cv. did v	you give any gifts with a	total value of more than \$60	0 per person?	
	<b>✓</b>	7.81	• •		·		
	Ě	Yes. Fill in the details for each gift.					
		Gifts with a total value of more than \$60 per person	00	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Cod	e				
		Person's relationship to you					
		Demonstra Wilsons Vov. Countils of					
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Cod	e				
		Person's relationship to you					

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	1 Christopher	Jones Case number (if kno	own)	
	First Name Middle Name	Last Name	·	
1. Wi	ithin 2 years before you filed for bankruptcy, o	lid you give any gifts or contributions with a total value	of more than \$600	to any charity?
	a No			
✓	No			
	Yes. Fill in the details for each gift or contrib	ution.		
_	Gifts or contributions to charities	Describe what you contributed	Doto you	Value
	that total more than \$600	Describe what you contributed	Date you contributed	value
	that total more than \$000		Continuated	
	Charity's Name	_		
	•			
	Niversia av. Otura et	<u> </u>		
	Number Street			
	City State Zip Code			
rt 6:	List Certain Losses			
Wi	thin 1 year before you filed for bankruptcy or	since you filed for bankruptcy, did you lose anything be	ecause of theft fire	other disaster or
	mbling?	omoo you mou for build uptoy, and you look unjuming be	occuso or thort, mo,	other disaster, or
<b>▽</b>	No			
F	Yes. Fill in the details.			
_	4			
	Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. List	loss	lost
		pending insurance claims on line 33 of Schedule		
		A/B: Property.		
				-
rt 7:	List Certain Payments or Transfers			
	1 No	, or credit counseling agencies for services required in your	zaapioj.	
<b>▽</b>	4	, or order occurred in your	zamapioj.	
	Yes. Fill in the details.	, or order occinioning agonolog for convices required in your	zaaptoj.	
	4			Amount of
	4	Description and value of any property	Date payment	Amount of
	4		Date payment or transfer	Amount of payment
	Yes. Fill in the details.	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm	Description and value of any property	Date payment or transfer	
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
	Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address None Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment

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Debtor 1	Christopher		Jones	Case number (if known)		
	First Name	Middle Name	Last Name			
<b>he</b> Do	Ip you deal with your cre not include any payment	editors or to make paym		oehalf pay or transfer	any property to a	nyone who promised to
<u>✓</u>	No Yes. Fill in the details.					
_	•		Description and value of any p transferred	roperty	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	e Zip Code				
	lude both outright transferd transferd transfers that you have a No		Description and value of prope transferred	erty Describe an	ge on your property y property or ceived or debts pa	Date
	- W			in exchange		made
	Person Who Received T  Number Street	ranster				
	Number Street					
	City State Person's relationship to	•				
	Person Who Received T	ransfer				
	Number Street					
	City State Person's relationship to	•				
be	thin 10 years before you neficiary? nese are often called asset-		d you transfer any property to a sel	lf-settled trust or sim	ilar device of whic	ch you are a
<b>✓</b>	No Yes. Fill in the details.					
_	•		Description and value of the	property transferred		Date transfer was made
	Name of trust					

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street

City

State

State

7in Code

Citv

Zip Code

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Debtor 1 Christopher Jones Case number (if known) First Name Middle Name **Identify Property You Hold or Control for Someone Else** Part 9: 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code

City

State

Zip Code

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Deb		Christopher			Jones	Case	e number <i>(ii</i>	fknown)	
		First Name	N	Middle Name	Last Name				
26.	Hav	e you been a party	/ in any judici	al or administra	ative proceeding unde	er any environmen	tal law? In	oclude settlements and or	ders.
		No Yes. Fill in the det	ails.						
				C	Court or agency		Nature o	of the case	Status of the case
		Case title			Court Name				Pending
		Case number		_	NumberStreet				On appeal
				ā	City State	Zip Code			Concluded
Part	11:	Give Details Ab	out Your Bu	usiness or Co	nnections to Any B	Business			
27.	Witl	nin 4 years before	you filed for b	ankruptcy, did	you own a business o	or have any of the	following c	onnections to any busine	ess?
		A member of A partner in a	a limited liabi a partnership	lity company (Ll	de, profession, or oth LC) or limited liability p		ull-time or p	part-time	
		_			e of a corporation quity securities of a co	orporation			
		No. None of the a			details below for each	n husiness			
		roo. Grioon all all	at apply above			ture of the busine	ss	Employer Identification include Social Security	
		Business Name			_			EIN:	
		Number Street			Name of accour	ntant or bookkeep	er	Dates business existed	
		City	State	Zip Code	_			From To	
					Describe the na	ture of the busine	ss	Employer Identification include Social Security	
		Business Name			_			EIN:	
		Number Street			Name of accour	ntant or bookkeep	er	Dates business existed	
		City	State	Zip Code	_			From To	
					Describe the na	ture of the busine	ss	Employer Identification include Social Security	
		Business Name			-			EIN:	
		Number Street			Name of accour	ntant or bookkeep	er	Dates business existed	
		City	State	Zip Code	_			From To	

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Debt	tor 1 Christopher		Jones	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you ficreditors, or other parties.  No Yes. Fill in the details be		ou give a financial statemen	t to anyone about your business? Include all financial institutions,
			Date issued	
	Name		MM/DD/YYYY	
	Name		141147, 257, 1111	
	Number Street		<del>_</del>	
			_	
	City Sta	te Zip Code		
Part	12: Sign Below			
t	rue and correct. I understan a bankruptcy case can result	d that making a false sta in fines up to \$250,000,	atement, concea <sup>l</sup> ing propert or imprisonment for up to 2	nts, and I declare under penalty of perjury that the answers are cy, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Christi	opher Jones		· · · <u> </u>
	Signature of	Deptor I		Signature of Debtor 2
	Date 6/6/20	018		Date
[ [	✓ No Yes			uals Filing for Bankruptcy (Official Form 107)?
	Did you pay or agree to pay s	omeone who is not an a	ttorney to help you fill out ba	ankruptcy forms?
<u> </u>	<b>√</b> No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:					
Debtor 1	Christopher		Jones		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)	-		(State)		

Check if this is an amended filing

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

<ol> <li>For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill information below.</li> </ol>							
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?				
	Creditor's name: OVERLND BOND  Description of property securing debt: 2008 Buick Lacrosse	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.				
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.				
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.				
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.				

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Debtor	Christopher		Jones	Case number	(if
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired	Personal Property Lease	es		
informa	ition below. Do not list re		leases are leases tha	at are still in effect; the le	red Leases (Official Form 106G), fill in the ease period has not yet ended. You may
Des	scribe your unexpired per	rsonal property leases			Will the lease be assumed?
Les	ssor's name:				□ No □ Yes
	scription of leased perty:				
Les	ssor's name:				□ No □ Yes
	scription of leased perty:				
Les	ssor's name:				□ No □ Yes
	scription of leased perty:				
Les	ssor's name:				☐ No ☐ Yes
	scription of leased perty:				
Les	ssor's name:				☐ No ☐ Yes
	scription of leased perty:				
Les	ssor's name:				☐ No ☐ Yes
	scription of leased perty:				
Les	ssor's name:				□ No □ Yes
	scription of leased perty:				
Part 3:	Sign Below				
Unde			ny intention about ar	ny property of my estate t	hat secures a debt and any personal
_	/s/ Christopher Jones ignature of Debtor 1		<b>*</b>	Signature of Debtor 2	
	rate 6/6/2018 MM/DD/YYYY			Date MM/DD/YYYY	
	ואוואו/טט/ ז ז ז ז			ואוואו/טט/ ז ז ז ז	

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

			ct of illinois	
re_	Christopher Jones		Case No.	
	Debtor		Chanter	(If known)
			Chapter	Chapter 7
	DISCLOSURE OF C	OMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y rendered or to be rendered on behalf o	rear before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to acc	ept		\$1,765.00
	Prior to the filing of this statement I ha	ave received		\$0.00
	Balance Due			\$1,765.00
2	. The source of the compensation paid t	to me was:		
	<b>✓</b> Debtor	Other (specify)		
3	. The source of the compensation paid t	to me is:		
	<b>✓</b> Debtor	Other (specify)		
4	I have not agreed to share the abomembers and associates of my lav		n with any other person unless the	y are
		firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name	
5	. In return for the above-disclosed fee, I	have agreed to render lega	al service for all aspects of the bank	ruptcy case, including:
	<ul> <li>a. Analysis of the debtor's financi bankruptcy;</li> </ul>	ial situation, and rendering	advice to the debtor in determining	g whether to file a petition in
	b. Preparation and filing of any pe	etition, schedules, stateme	nts of affairs and plan which may b	e required;
	c. Representation of the debtor a	t the meeting of creditors a	and confirmation hearing, and any a	adjourned hearings thereof;
6	. By agreement with the debtor(s), the al	bove-disclosed fee does no	ot include the following services:	
		CERTIFIC	ATION	
	certify that the foregoing is a complete cor(s) in this bankruptcy proceedings.	statement of any agreemen	nt or arrangement for payment to m	ne for representation of the
	6/6/2018		/s/ Morsheda Hashem	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Semrad Law Firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc">http://www.justice.gov/ust/eo/hapcpa/ccde/cc</a> approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Jones, Christopher	Case No.	
	Debtor(s)	Case No.	
		Chapter.	Chapter7
	VERIFICAT	TION OF CREDITOR MAT	RIX
Th knowledge	ne above named Debtors hereby verify tha	t the attached list of creditors is tru	ue and correct to the best of their
Date:	6/6/2018	/s/ Jones, Christo Jones, Christoph Signature of Deb	ner

US DEPT OF ED/GLELSI 2401 Internal Lane Attn: Chhengre Lim Madison, WI, 53704

OVERLND BOND 4701 W FULLERTON CHICAGO, IL, 60639

MERRICK BANK CORP One Paces West Suite 1400 Atlanta, GA, 30339

PORTFOLIO RECOV ASSOC PO Box 41067 Norfolk, VA, 23541

CERTIFIED SERVICES INC PO Box 177 Waukegan, IL, 60079

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

REP/BUILD P.O. Box 9203 Old Bethpage, NY, 11804

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

CACH LLC 1001 E Chicago Ave Suite 121 Naperville, IL, 60540

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA, CA, 92821

SYNCB/WALMAR PO BOX 965024 EL PASO, TX, 79998 IDOR-Bankruptcy Section Po Box 851388 Minneapolis, MN, 55485

CHASE CARD BANK ONE CARD SERV 2500 WESTFIELD DRI ELGIN, IL, 60124

Cash Net USA 200 W Jackson Blvd Fl 14 Chicago, IL, 60606

Rosebud Lending QRC d/b/a Q Credit PO Box 1149 Mission, SD, 57555

Big Picture Loans E23970 Pow Wow Tribal Watersmeet, MI, 49969

Advocate South Suburban Hospital Po Box 4251 Carol Stream, IL, 60197

ALLIED INTERSTATE LL Po Box 4000 Warrenton, VA, 20188

Dynamic Recovery Solutions, LLC PO Box 25759 Greenville, SC, 29616

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Advocate Health and Hospitals Corporation 2025 Windsor Drive Oak Brook, IL, 60523

Certified Services INC 1300 N Skokie Hwy Ste 103a Gurnee, IL, 60031 NICL Laboratories 306 Era Dr Northbrook, IL, 60062

Chase Bank Po Box 659732 San Antonio, TX, 78265

Charter One Bank 1215 Superior Ave E Cleveland, OH, 44114

Fifth Third Bank Bankruptcy Dept 1830 East Paris S.E., MS # RSCB3E Grand Rapids, MI, 49546

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

Comcast p.o. box 196 Newark, NJ, 07101

ATT Mobility One AT&T Way Bedminster, NJ, 07921

## CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1765.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00 Motion to Reopen \$350.00 + court costs

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;

or

2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 06/06/2018

Client

Client

Attornev

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Debtor 1 Christopher First Name		ones Case r	number (if known)	
	estions for Reporting Purposes	St Warne		
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual property."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily by	orimarily for a personal, fami business debts? Business of vestment or through the ope	ily, or household purpose." debts are debts that you incurred eration of the business or inves	d to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that ful .		ny exempt property is excluded an ite to unsecured creditors?	d administrative
18. How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,0 ☐ 50,001-100 ☐ More than 1	,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	01-\$1 billion ,001-\$10 billion 0,001-\$50 billion 50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	☐ \$0-\$50,000  ☑ \$50,001-\$100,000  ☐ \$100,001-\$500,000  ☐ \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	01-\$1 billion ,001-\$10 billion 0,001-\$50 billion 50 billion
For you	I have examined this petition, an correct.  If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341,1	apter 7, I am aware that I ma understand the relief availa II did not pay or agree to pa ted and read the notice requ th the chapter of title 11, Un ement, concealing property, ase can result in fines up to	by proceed, if eligible, under Charles who is not an attornative by 11 U.S.C. § 342(b). White the states Code, specified in the specified in t	apter 7, 11,12, or 13 noose to proceed ney to help me fill his petition. y by fraud in
	Executed on 6/6/2018 MM / DD	/	Executed onMM / DD / Y	<b>YYY</b>

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Fill in this infor	mation to identify your o	ase:			
Debtor 1	Christopher First Name	Middle Name	Jones Last Name	_	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States B	Bankruptcy Court for the:	Northern	District of Illinois (State)	_	
Case number (If known)			(c.c.io)		
Official	Form 106De	<u>}C</u>			Check if this is a amended filing
Declarat	ion About an	Individual Debt	or's Schedules	i	12/1
money or prope	erty by fraud in connect 1341, 1519, and 3571.	ion with a bankruptcy cas	e can result in fines up to	aking a false statement, concealing pro \$250,000, or imprisonment for up to 20	years, or both. 18
Did you pa	ay or agree to pay some	eone who is NOT an attorn	ey to help you fill out bank	cruptcy forms?	
✓ No					
Yes.	Name of person	9	Attach Bankruptcy F Signature (Official Fo	Petition Preparer's Notice, Declaration, and orm 119).	* 9.6 8 N ++ 0 +++
	nalty of perjury, I declar are true and correct.	re that I have read the sum	nmary and schedules filed	with this declaration and	
	topher Jones Mu	//hh/h	*		
Signature of	of Debtor 1	// /	Signature	e of Debtor 2	

Date

MM/DD/YYYY

Date 6/6/2018

MM/DD/YYYY

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Deb	otor 1 Christopher	Jones	Case number (if known)		
	First Name Middle Name	Last Name			
28.	Within 2 years before you filed for bankruptcy, did you creditors, or other parties.  No Yes. Fill in the details below.	ı give a financial statı	ement to anyone about your business? Include all financial institutions,		
	_	Date issued			
	Name	MM/DD/YYYY			
	Number Street				
	City State Zip Code	ś.			
	Olate Zip odde				
Par	rt 12: Sign Below				
	true and correct. I understand that making a false state a bankruptcy case can result in fines up to \$250,000, o	ement, concealing pr	chments, and I declare under penalty of perjury that the answers are operty, or obtaining money or property by fraud in connection with to to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	Signature of Debtor 1		Signature of Debtor 2		
	Date 6/6/2018		Date		
	540 0/0/2010				
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
	V No				
	Yes				
	Did you pay or agree to pay someone who is not an atto	orney to help you fill	out hankruntey forme?		
		orney to neip you iiii i	out ballinuptoy forfile:		
	✓ No	7 7 2	a s w w p av		
	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

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ebtor Christopher		Jones	Case number (if	
First Name	Middle Name	Last Name	known)	
rt 2: List Your Unexpired	Personal Property Leas	es		
r any unexpired personal prop formation below. Do not list re sume an unexpired personal p	eal estate leases. Unexpired	leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	the ay
Describe your unexpired pe	ersonal property leases		Will the lease be assumed?	
Lessor's name:			□ No □ Yes	
Description of leased property:			<b>_</b>	
Lessor's name:			□ No □ Yes	
Description of leased property:			_	
Lessor's name:			☐ No ☐ Yes	
Description of leased property:				
Lessor's name:			□ No □ Yes	
Description of leased property:				
Lessor's name:			No Yes	2 12 1 2
Description of leased property:				
Lessor's name:			□ No □ Yes	
Description of leased property:				
Lessor's name:			□ No □ Yes	
Description of leased property:			<b>_</b>	
rt 3: Sign Below		90°50.49 keeste tiitaa tiilka tiilka saa ta keesta attiilka keesti kasta koosiilka keesti ka		
Under penalty of perjury, I de property that is subject to a	eclare that I have indicated n unexpired lease.	my intention about any	y property of my estate that secures a debt and any personal	
x /s/ Christopher Jones /	propple	x		
Signature of Debtor 1		Sig	gnature of Debtor 2	
Date 6/6/2018		Da	ate	
Date 6/6/2018 MM/DD/YYYY		Da	MM/DD/YYYY	

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Debtor(s)	Case No	Case No.				
		Chapter.	Chapter7				
	VER	IFICATION OF CREDITOR MA	ATRIX				
Th knowledge		verify that the attached list of creditors is	s true and correct to the best of their				
Date:	6/6/2018	/s/ Jones, Ch Jones, Christe Signature of L	opher				

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Debtor	1 Christopher		Jones	Case number	(if known)		
	First Name	Middle Name	Last Name	Column A <b>Debtor 1</b>		Column B Debtor 2 or	
Do r	mployment compensation of enter the amount if you er the Social Security Act. I	contend that the amount i	received was a benefit	\$0.00		non-filing spouse	-
For		national interest and an arrangement	\$0.00 \$0.00				
	sion or retirement incon efit under the Social Securi	ne. Do not include any amo ty Act.	unt received that was a	\$0.00			_
10. <b>Inc</b> amo payr inter	ome from all other sour unt. Do not include any b nents received as a victim	ces not listed above. Speci enefits received under the S of a war crime, a crime agai rism. If necessary, list other	ocial Security Act or nst humanity, or				
	**	- Fp	. *			6 - 8 F	* *
Tota	l amounts from separate p	pages, if any.		+\$0.00	1 [	+	- - -
11. Ca each	lculate your total curre	nt monthly income. Add lir	nes 2 through 10 for	\$3,125.60	+		\$3,125.60
	lumn. Then add the total	for Column A to the total fo	r Column B.				
	_						Total current monthly income
Part 2:	Determine Whether	r the Means Test Appli	es to You			2 5 0 - 8-	
		nthly income for the year. nonthly income from line 11			Copy line	e 11 here →	\$3,125.60
	Multiply by 12 (the num	ber of months in a year).					X 12
12b	The result is your annual	income for this part of the t	form.			12	2b. <u>\$37,507.20</u>
13 Cald	culate the median family	/ income that applies to y	ou. Follow these steps:				
	n the state in which you liv	***************************************	Illinois			2 2 25 2 5 -	
Fill i	n the number of people in	your household.	2	Constitution of the Consti			
	n the median family incom sehold.	e for your state and size of				S no no no servici se ree	13. <u>\$68,687.00</u>
instr	uctions for this form. This	dian income amounts, go o list may also be available at					
	v do the lines compare?						
14a.	0 1 0 10	or equal to line 13. On the		ox 1, There is no presumpt	ion of ab	use.	
14b	Line 12b is more that Go to Part 3 and fill	an line 13. On the top of pa out Form 122A-2.	ge 1, check box 2, The	presumption of abuse is de	etermined	i by Form 122A-2.	
Part 3:	Sign Below						
Ву	signing here, I declare un	der penalty of perjury that the	ne information on this sta	atement and in any attachm	nents is t	rue and correct.	
	/		1	_			
×	/s/ Christopher Jones Signature of Debtor 1	milling		Signature of Debtor 2	74		
				_			
	Date 6/6/2018 MM/DD/YYYY	ř.		Date 6/6/2018 MM/DD/YYYY			
		o NOT fill out or file Form 12 I out Form 122A-2 and file					